

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

Charlene Gholar

Debtor(s)

Case No. 09 B 10544

---

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 03/27/2009.
- 2) The plan was confirmed on 06/10/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was Completed on 04/30/2012.
- 6) Number of months from filing to last payment: 37.
- 7) Number of months case was pending: 52.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$22,476.68
Less amount refunded to debtor	\$147.71

**NET RECEIPTS: \$22,328.97**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$3,499.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,234.39
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION: \$4,733.39**

Attorney fees paid and disclosed by debtor: \$0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Ameriloan	Unsecured	300.00	NA	NA	0.00	0.00
AT&T	Unsecured	200.00	NA	NA	0.00	0.00
B & L Marketing	Unsecured	250.00	NA	NA	0.00	0.00
Chester Boruk Ind & DBA	Unsecured	3,292.00	NA	NA	0.00	0.00
City Of Chicago Dept Of Revenue	Unsecured	2,025.00	2,491.60	2,491.60	249.16	0.00
Commonwealth Edison	Unsecured	680.00	606.93	606.93	60.69	0.00
Consumer Portfolio Services	Unsecured	16,278.00	4,403.39	4,403.39	440.34	0.00
Consumer Portfolio Services	Secured	16,278.00	12,550.00	12,550.00	12,550.00	544.65
Consumer Portfolio Services	Unsecured	3,728.00	NA	NA	0.00	0.00
Credit Management Co.	Unsecured	546.00	NA	NA	0.00	0.00
East Bay Funding	Unsecured	448.00	535.80	535.80	53.58	0.00
Genesis Financial Services Corp	Unsecured	2,300.00	1,231.25	1,231.25	123.13	0.00
HSBC	Unsecured	570.00	NA	NA	0.00	0.00
Huntington National Bank	Unsecured	900.00	NA	NA	0.00	0.00
Illinois Dept of Revenue 0414	Unsecured	NA	2,142.25	2,142.25	214.23	0.00
Illinois Dept of Revenue 0414	Priority	NA	1,872.31	1,872.31	1,872.31	0.00
Internal Revenue Service	Unsecured	10,510.38	10,358.93	10,358.93	1,035.89	0.00
Jefferson Capital Systems LLC	Unsecured	554.00	554.28	554.28	55.43	0.00
Merchants Credit Guide	Unsecured	551.00	NA	NA	0.00	0.00
NCO Financial Systems	Unsecured	931.00	NA	NA	0.00	0.00
NCO Financial Systems	Unsecured	741.00	NA	NA	0.00	0.00
NCO Financial Systems	Unsecured	657.00	NA	NA	0.00	0.00
Nicor Gas	Unsecured	1,113.00	1,034.71	1,034.71	103.47	0.00
Premier Bankcard	Unsecured	417.00	417.39	417.39	41.74	0.00
Resurgent Capital Services	Unsecured	568.00	573.55	573.55	57.36	0.00
SIR Finance Corporation	Unsecured	900.00	1,261.00	1,261.00	126.10	0.00
Spot On Loans	Unsecured	300.00	675.00	675.00	67.50	0.00
Zalutsky & Pinski Ltd	Unsecured	914.00	NA	NA	0.00	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$12,550.00	\$12,550.00	\$544.65
<b>TOTAL SECURED:</b>	<b>\$12,550.00</b>	<b>\$12,550.00</b>	<b>\$544.65</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$1,872.31	\$1,872.31	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$1,872.31</b>	<b>\$1,872.31</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$26,286.08</b>	<b>\$2,628.62</b>	<b>\$0.00</b>

<b>Disbursements:</b>		
Expenses of Administration	<u>\$4,733.39</u>	
Disbursements to Creditors	<u>\$17,595.58</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$22,328.97</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 07/18/2013

By: /s/ Marilyn O. Marshall

\_\_\_\_\_  
Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.